

Fill in this information to identify the case:

Debtor 1 Jennifer Jermany

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Texas
(State)

Case number 16-35881

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 BK0M-TT Court claim no. (if known): 6

Last 4 digits of any number you use to identify the debtor's account: 7 3 5 4

Property address: 7415 Abbey Point Lane
Number Street

Houston, TX 77049
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 8908.24
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 0.00
- c. **Total.** Add lines a and b. (c) \$ 8908.24

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

02 / 01 / 2022
MM / DD / YYYY

Debtor 1 Jennifer Jermany Case number (if known) 16-35881
First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Jennine Hovell-Cox
Signature

Date 07 / 26 / 2022

Print Jennine Hovell-Cox
First Name Middle Name Last Name

Title Authorized Agent for Secured Creditor

Company Ghidotti Berger, LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 1920 Old Tustin Ave.
Number Street

Santa Ana, CA 92705
City State ZIP Code

Contact phone (949) 427 - 2010

Email bknotifications@ghidottiberger.com

CERTIFICATE OF SERVICE

On 7/26/2022, I served the foregoing documents described as Response to Notice of Final Cure Payment on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR

Reese W Baker, courtdocs@bakerassociates.net
Baker & Associates
950 Echo Lane
Suite 300
Houston, TX 77024

CHAPTER 13 Trustee

William E. Heitkamp, heitkamp@ch13hou.com
Office of Chapter 13 Trustee
9821 Katy Freeway
Ste 590
Houston, TX 77024

US TRUSTEE

Office of the US Trustee, USTPRegion07.HU.ECF@USDOJ.GOV
515 Rusk Ave
Ste 3516
Houston, TX 77002

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Jennine Hovell-Cox
Jennine Hovell-Cox

On 7/26/2022, I served the foregoing documents described as Response to Notice of Final Cure Payment on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR

Jennifer Jermany
7415 Abbey Point Lane
Houston, TX 77049

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Jennine Hovell-Cox
Jennine Hovell-Cox